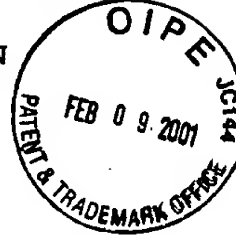


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IN THE UNITED STATES
PATENT AND TRADEMARK OFFICE

PATENT APPLICATION



Applicant(s): **Anvekar et al.**

Case: **LOTS/P00003**

Serial No.: **09/758,971**

Filed: **January 11, 2001**

Group Art Unit: **Not yet assigned**

Title: **SYSTEM AND METHOD PROVIDING STORED VALUE PAYMENT
IN MULTIPLE LEVEL ENTERPRISE**

THE COMMISSIONER OF PATENTS AND TRADEMARKS
Washington, D. C. 20231

S I R:

Disclosure Statement under 37 CFR 1.56 and 1.98

Pursuant to 37 CFR 1.56, the documents (copies enclosed) listed on form PTO-1449, submitted herewith, are disclosed. Under rule 37 C.F.R. 1.98(a), the applicants submit that no specific comments are necessary for any of the cited English language publications having an enclosed English language translation or abstract.

Respectfully submitted,

2/5/01
Date

By: E J Wall
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CERTIFICATE OF MAILING under 37 C.F.R. 1.8(a)

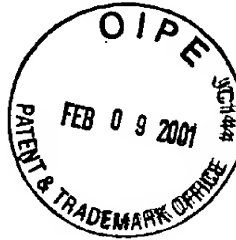
I hereby certify that this correspondence is being deposited on February 5, 2001 with the United States Postal Service as first class mail, with sufficient postage, in an envelope addressed to the Assistant Commissioner for Patents, Washington, D.C. 20231.

Michael C. Cline

Signature

2-5-01

Date of signature



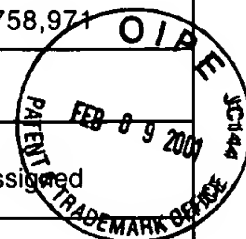
INFORMATION DISCLOSURE STATEMENT*(Use several sheets if necessary)*APPLICANT
Anvekar et al.

FILING DATE

January 11, 2001

GROUP

Not yet assigned

**U.S. PATENT DOCUMENTS**

EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
		6,049,778	04/11/00	Walker et al.	705	14	
		6,029,141	02/22/00	Bezos et al.	705	27	
		5,819,285	10/06/98	Damico et al.	707	104	
		5,537,314	07/16/96	Kanter	364	406	
		5,483,444	01/09/96	Heintzeman et al.	364	401	
		5,467,269	11/14/95	Flaten	364	401	

FOREIGN PATENT DOCUMENTS

		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION YES NO	
		EP 0 844 577 A2	05/27/98	Europe	G06F	17/60		

OTHER (Including Author, Title, Date, Pertinent Pages, Etc.)

			"IFA Network to Create Web Site to Let Members Track their Commissions from Product Providers" IFA Network, Journal (United Kingdom), pp. 1-2, January 13, 2000.

EXAMINER

DATE CONSIDERED

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.